

**FIG. 1**  
**(Prior Art)**

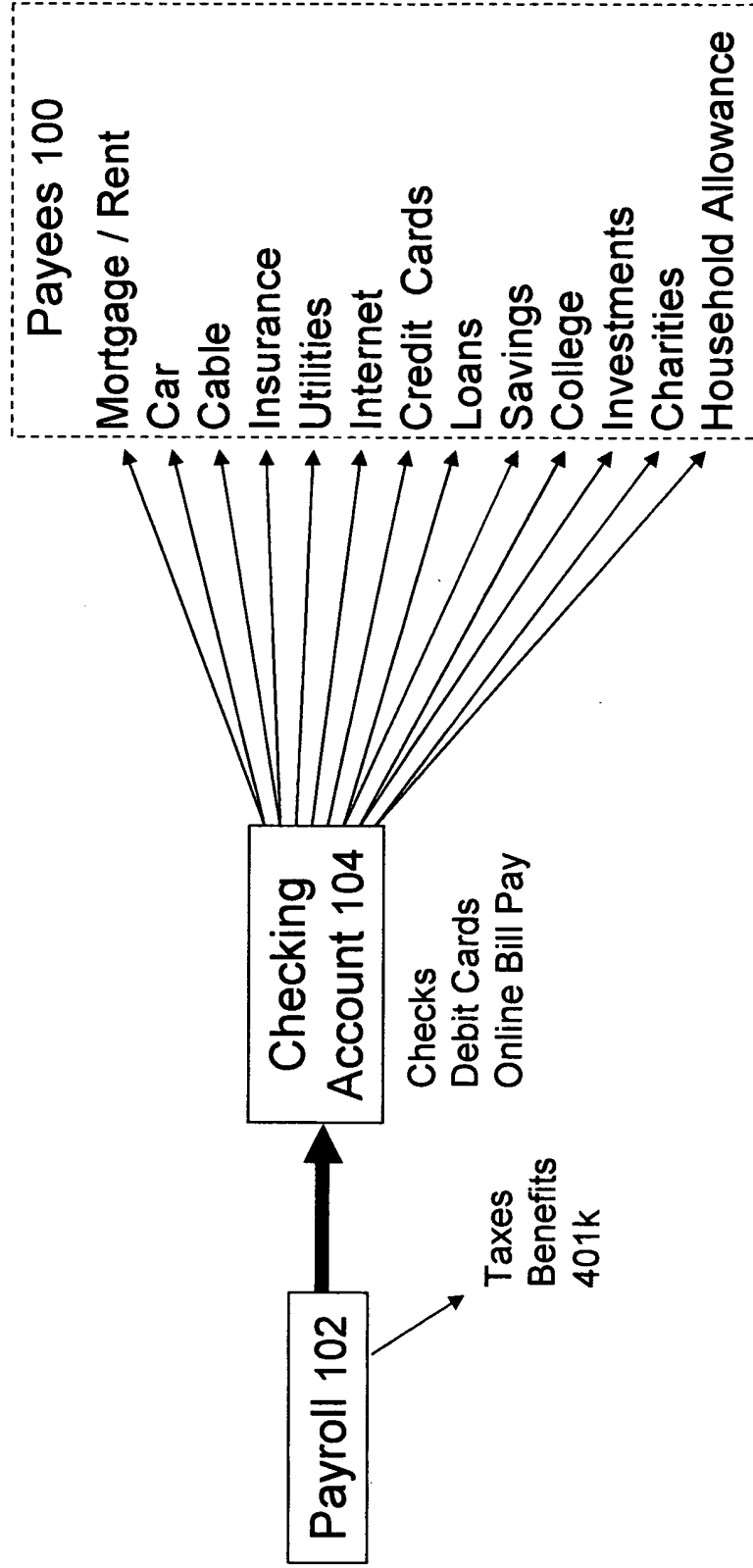
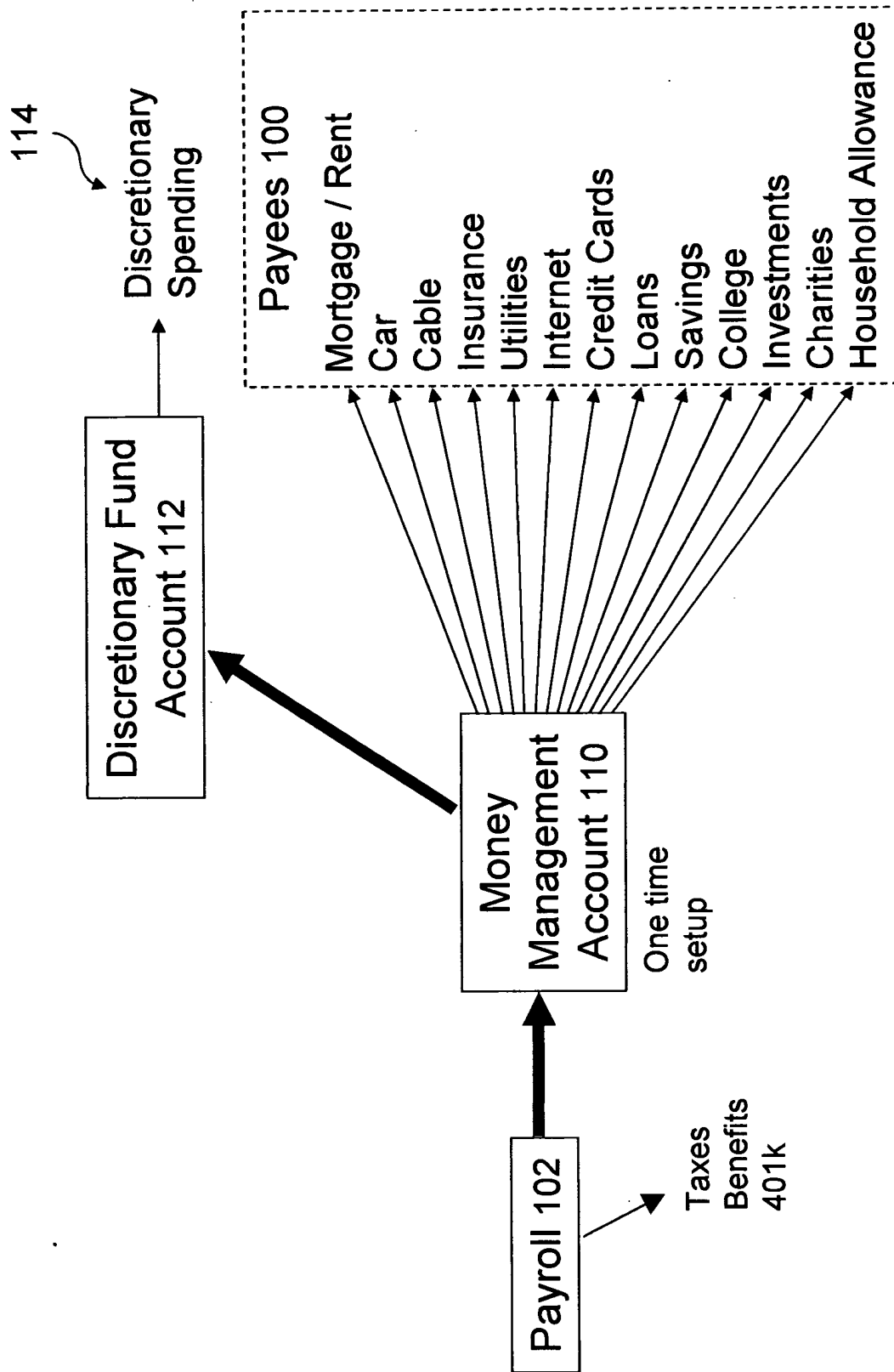


FIG. 2



# FIG. 3

## Schedule Payments

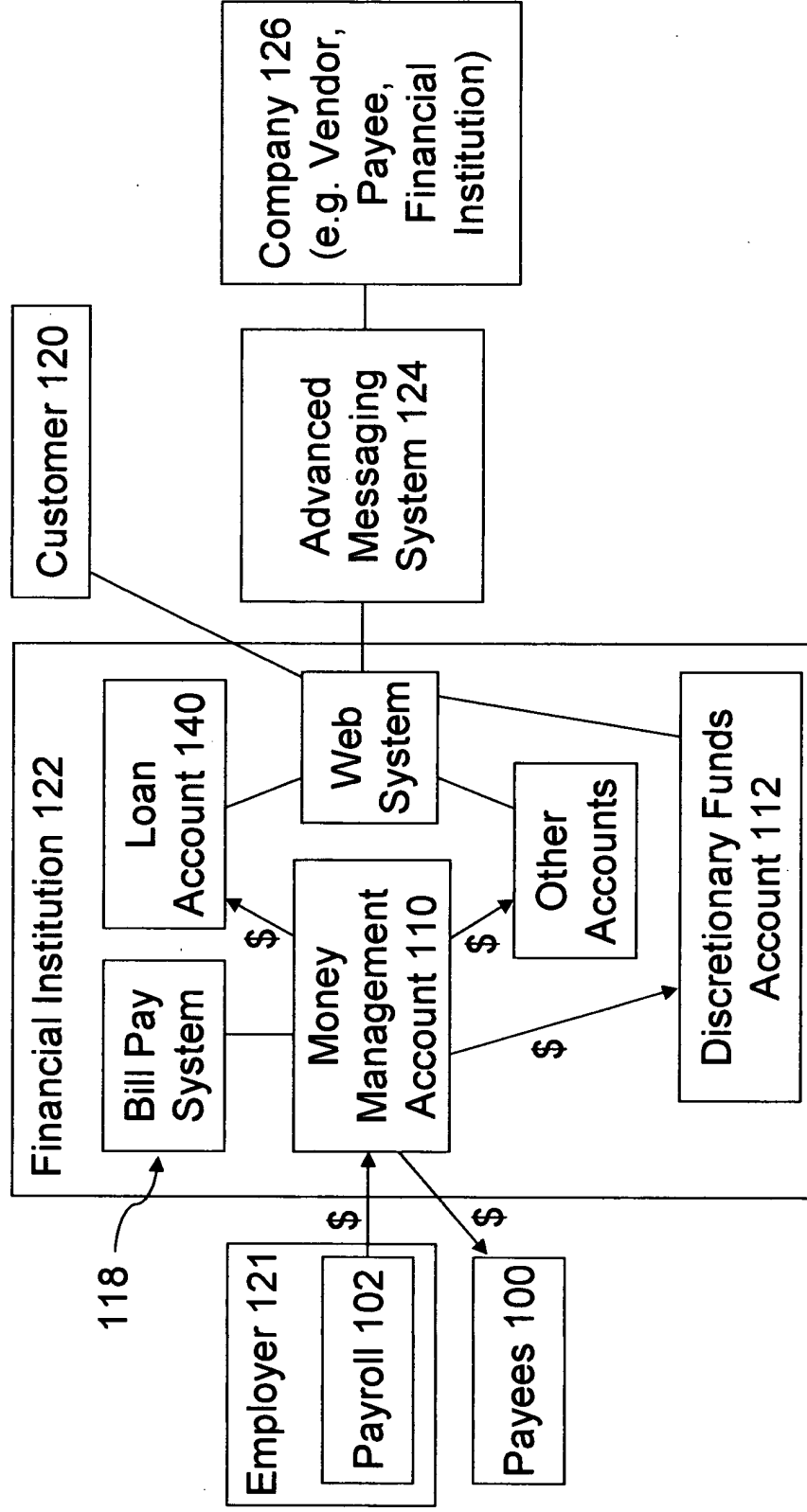
Payment from: Money Management Account

Account Balance: \$332.56

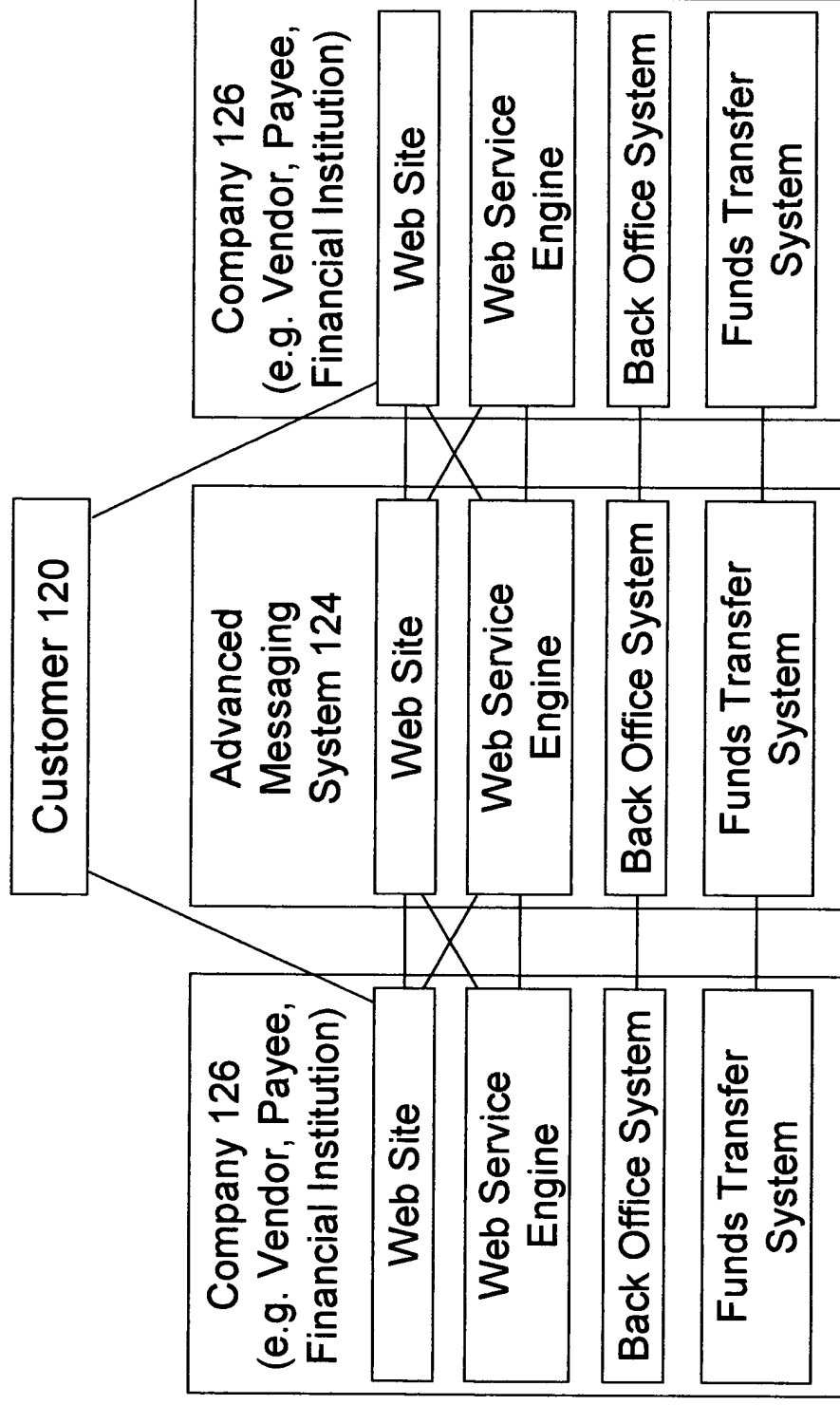
Monthly Payments: \$2480.33

Payee	Account	Amount	Date	Frequency
Cable Company	xxxx332	\$34.50	5/10/03	<input type="button" value="edit"/>
Mutual Fund	xxxx332	\$400.00	5/10/03	<input type="button" value="edit"/>
Savings	xxxx332	\$100.00	5/10/03	<input type="button" value="edit"/>
Bank Mortgage	xxxx332	\$1347.83	5/10/03	<input type="button" value="edit"/>
Bank Credit Card	xxxx332	variable	5/10/03	<input type="button" value="edit"/>
Gas Company	xxxx332	variable	5/10/03	<input type="button" value="edit"/>
Electric Company	xxxx332	variable	5/10/03	<input type="button" value="edit"/>
Telephone Company	xxxx332	variable	5/10/03	<input type="button" value="edit"/>
Credit Card	xxxx332	\$523.82	5/10/03	<input type="button" value="edit"/>
Loan Account Loan - computer	xxxx332	\$74.18	5/10/03	<input type="button" value="edit"/>

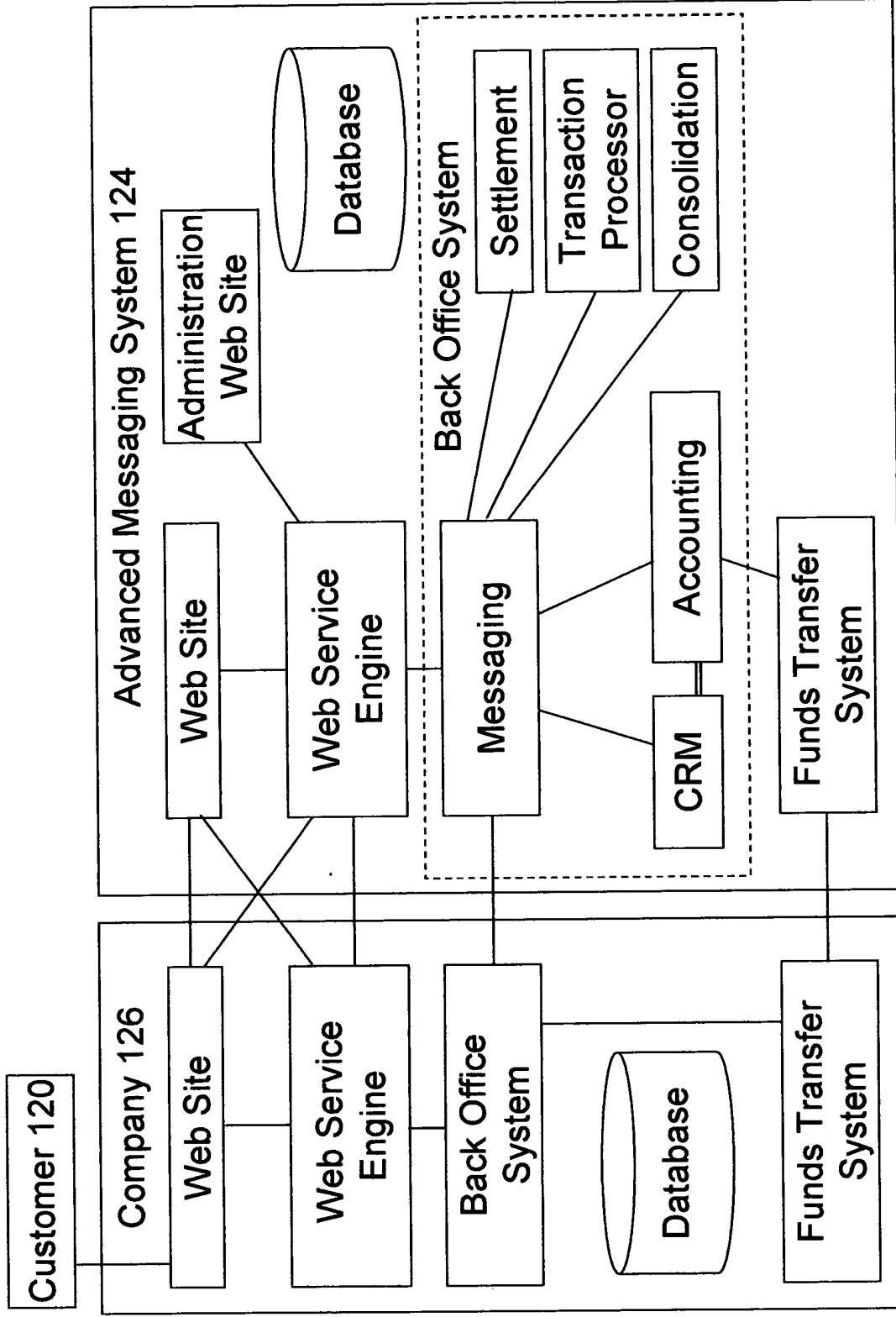
**FIG. 4**



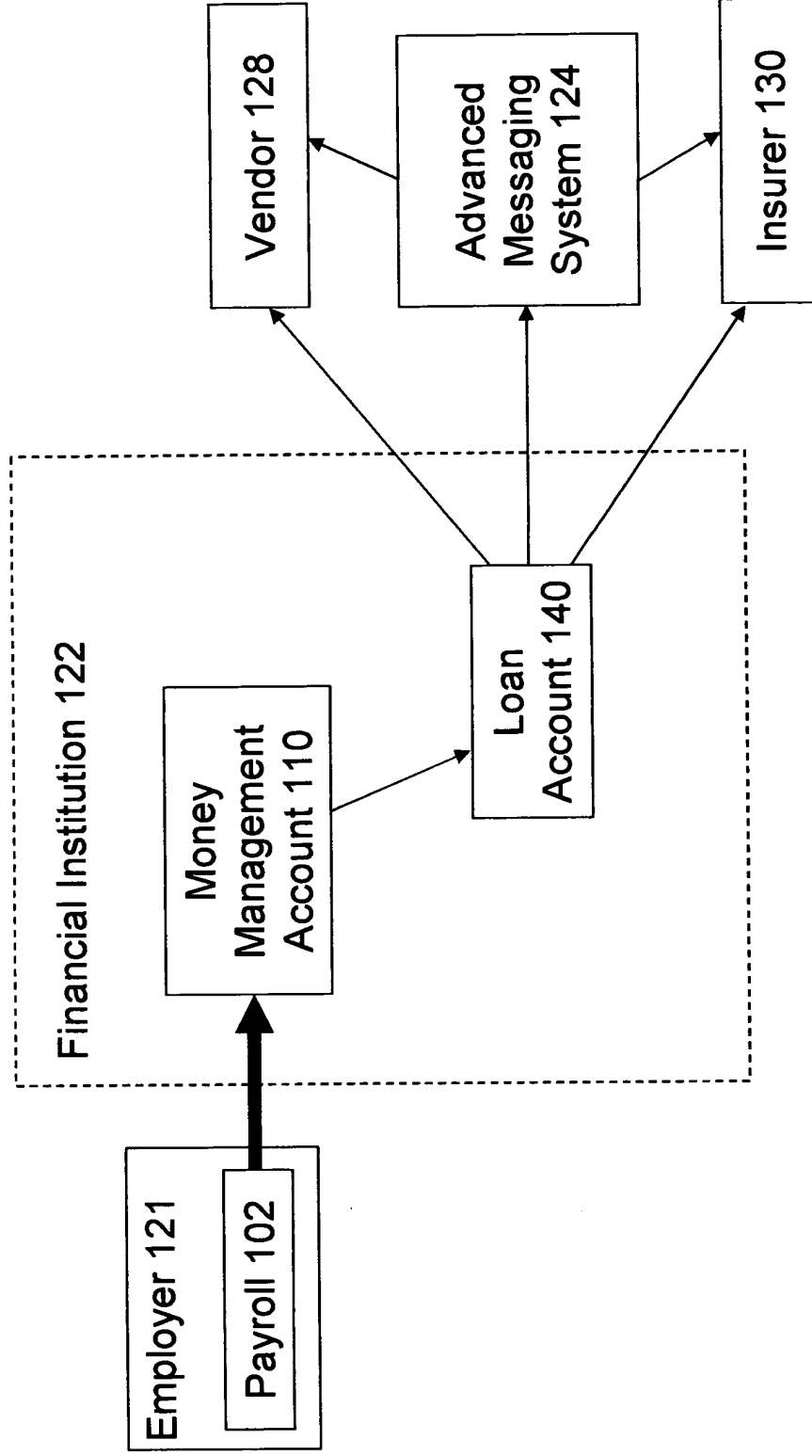
**FIG. 5**



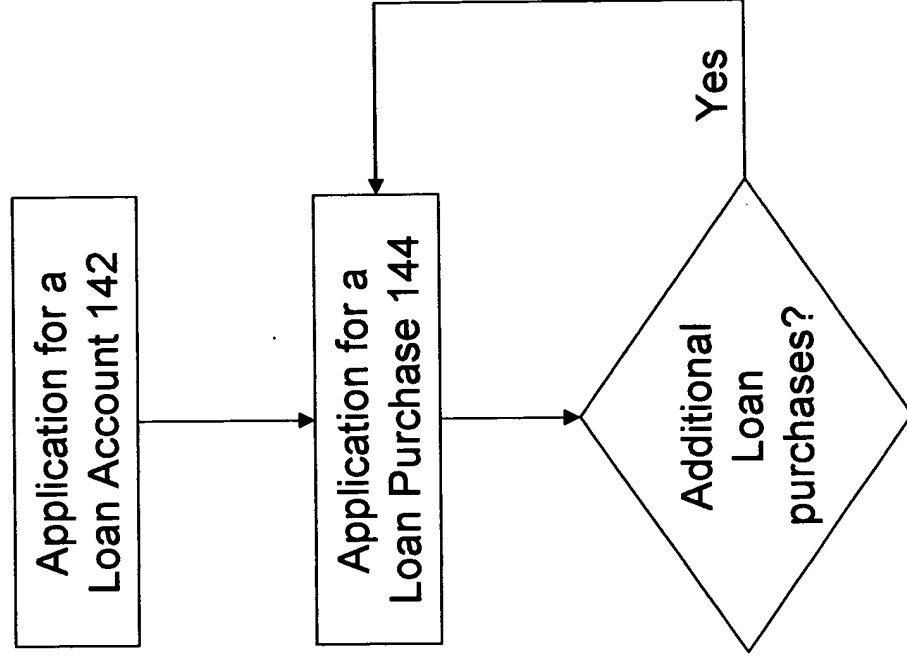
**FIG. 6**



**FIG. 7**



**FIG. 8**





**FIG. 9**

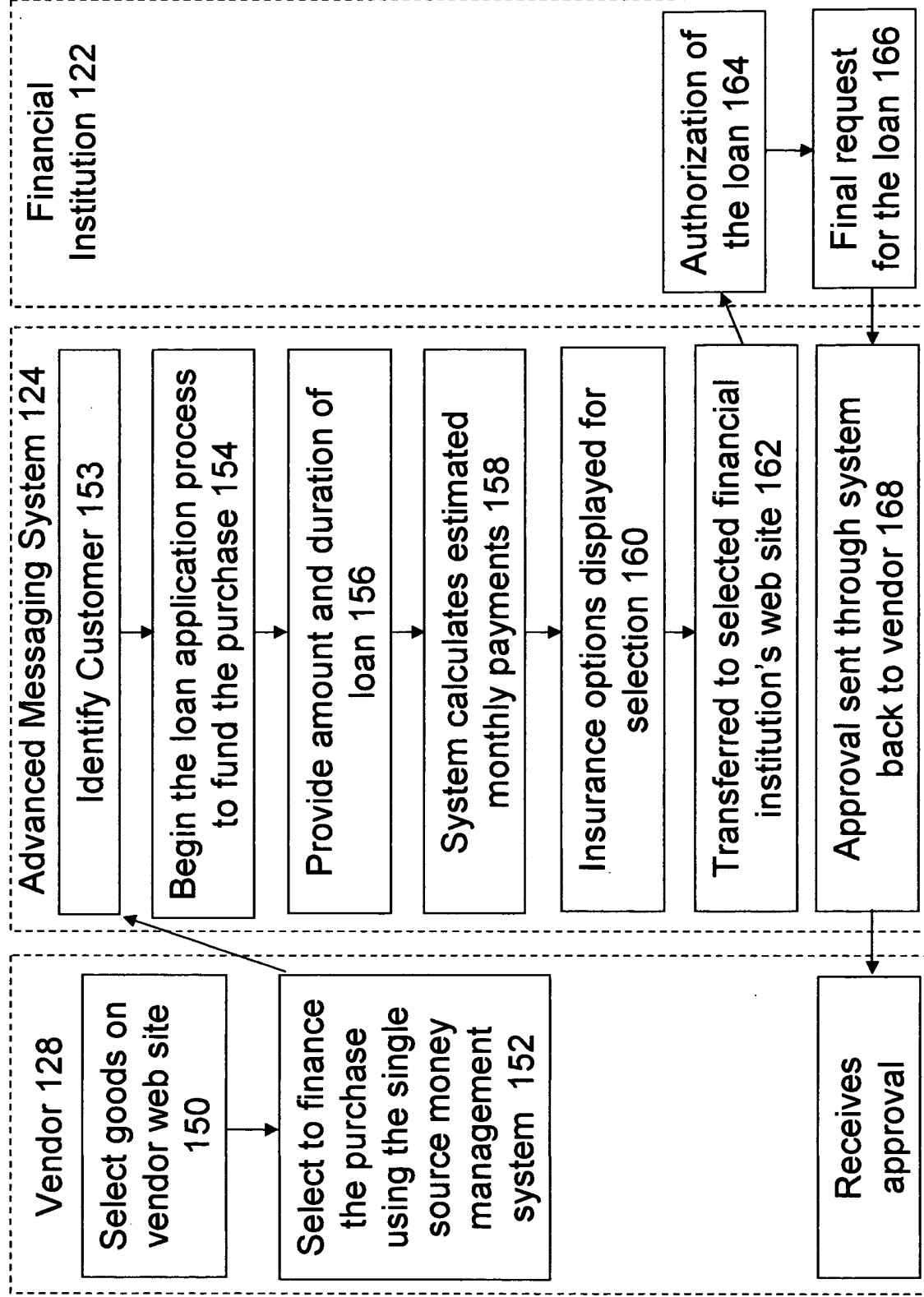


FIG. 10

Pick your Payment Method		
Vendor	Items	Amount:
Computer Company	Computer	\$2348.00
TOTAL		\$2348.00

**Accounts Available**  
Please select the account you wish to finance this purchase.

**Loan Accounts:**

☒ Bank Term Loan Account  
Duration of Loan  years  
Estimated monthly payments \$74.18 per month at 8.9% interest.

**Other Accounts:**

☐ Checking Account

☐ Bank Credit Card

☐ Savings Account

**FIG. 11**

Loan Insurance	
Loan Account:	Bank Term Loan Account
Loan Amount:	\$2348.00
Loan Duration:	3 years

**Insurance Available**  
Please select the insurance you wish on this loan.

☒ Involuntary Unemployment for up to 8 months - \$0.80 per month

☐ Disability for up to 12 months - \$0.75 per month

☐ Credit Life - \$0.55 per month

**To Qualify**  
Please answer the following questions to qualify for selected insurance.

Are you HIV positive? ☐ Yes ☒ No

Are you being treated for Hypertension? ☐ Yes ☒ No

## Apply for a Loan from Bank Loan Account

## Personal Information

edit

Customer Name  
1234 Street Address  
City Name  
OR 98765  
(555) 555 5555

AAAA Construction Inc  
(555) 555 5555  
Manager  
4 years 3 months  
bi-monthly 1<sup>st</sup> / 16<sup>th</sup>

## Loan Terms

<b>Amount Financed:</b>	<b>\$2348.00</b>
<b>Loan Duration:</b>	<b>3 years</b>
<b>Monthly Payments:</b>	<b>\$74.18</b>
<b>Annual Percentage Rate:</b>	<b>8.9%</b>
<b>Finance Charge:</b>	<b>\$50.00</b>
<b>Total of Payments:</b>	<b>\$2720.55</b>

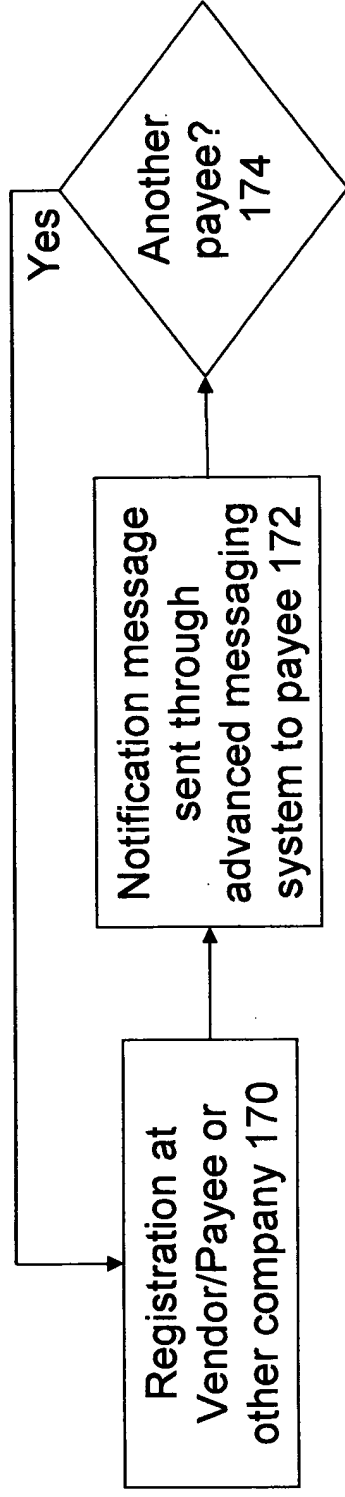
**I agree to the terms and conditions stated above:**

☒ Yes ☐ No

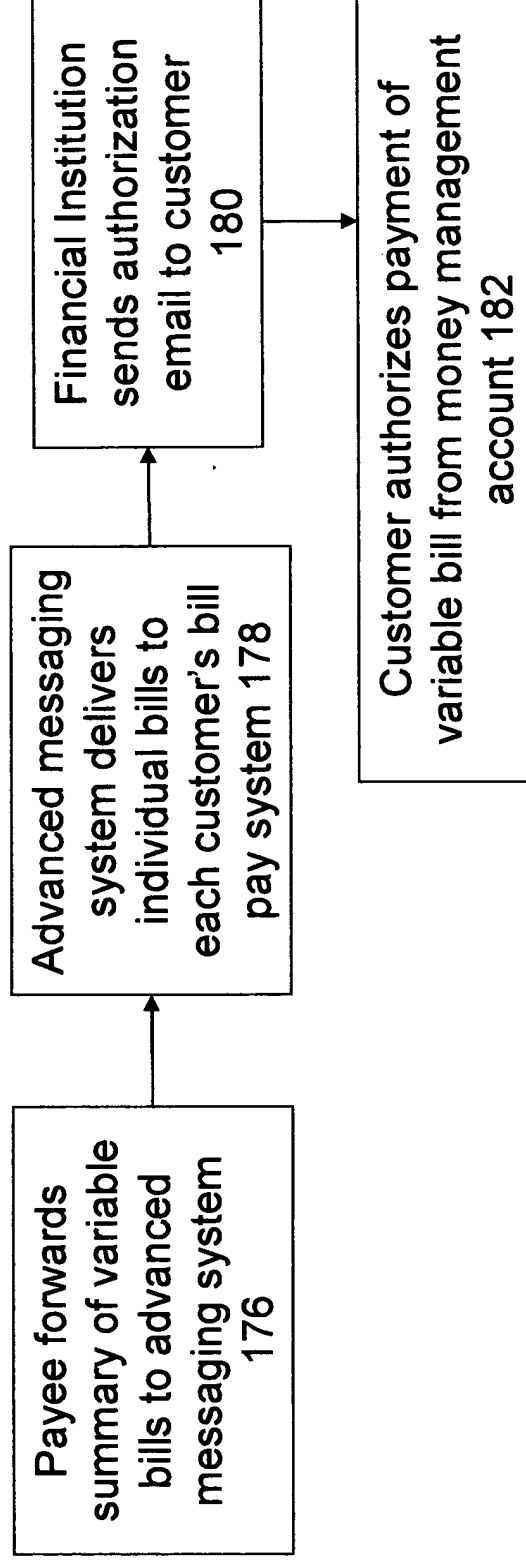
**FIG. 13**

<b>Review and Authorize your order</b>	
<hr/>	
<b>Purchase Summary:</b>	Computer
<b>Amount:</b>	\$2348.00
<b>Bank Loan Account</b>	
<b>Balance:</b>	\$0.00
<b>Account Limit:</b>	\$12,000.00
<b>Insurance</b>	
Involuntary Unemployment	\$0.80 per month
<b>Loan Terms</b>	
Loan Duration:	3 years
Monthly Payments:	\$74.18
Annual Percentage Rate:	8.9%
First Payment:	May 30 <sup>th</sup> 2003
<b>Authorize Transaction</b>	
Password:	<input type="text" value="xxxxxx"/> <input type="button" value="submit"/>

**FIG. 14**



**FIG. 15**



# FIG. 16

## Email from Financial Institution

**From:** Financial Institution  
**Sent:** July 23, 2003 12:43 pm  
**To:** customer@service.com  
**Subject :** Credit Card Company Payment Notification

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### *Financial Institution*

Dear Customer Name,  
Your Credit Card Company statement for account xxxxxxxxxxxx4433 has arrived.  
Your current balance is \$4321.00 with a minimum payment of \$112.00 due June 23<sup>rd</sup> 2003.

To authorize your payment, [click here](#).

#### Statement Summary:

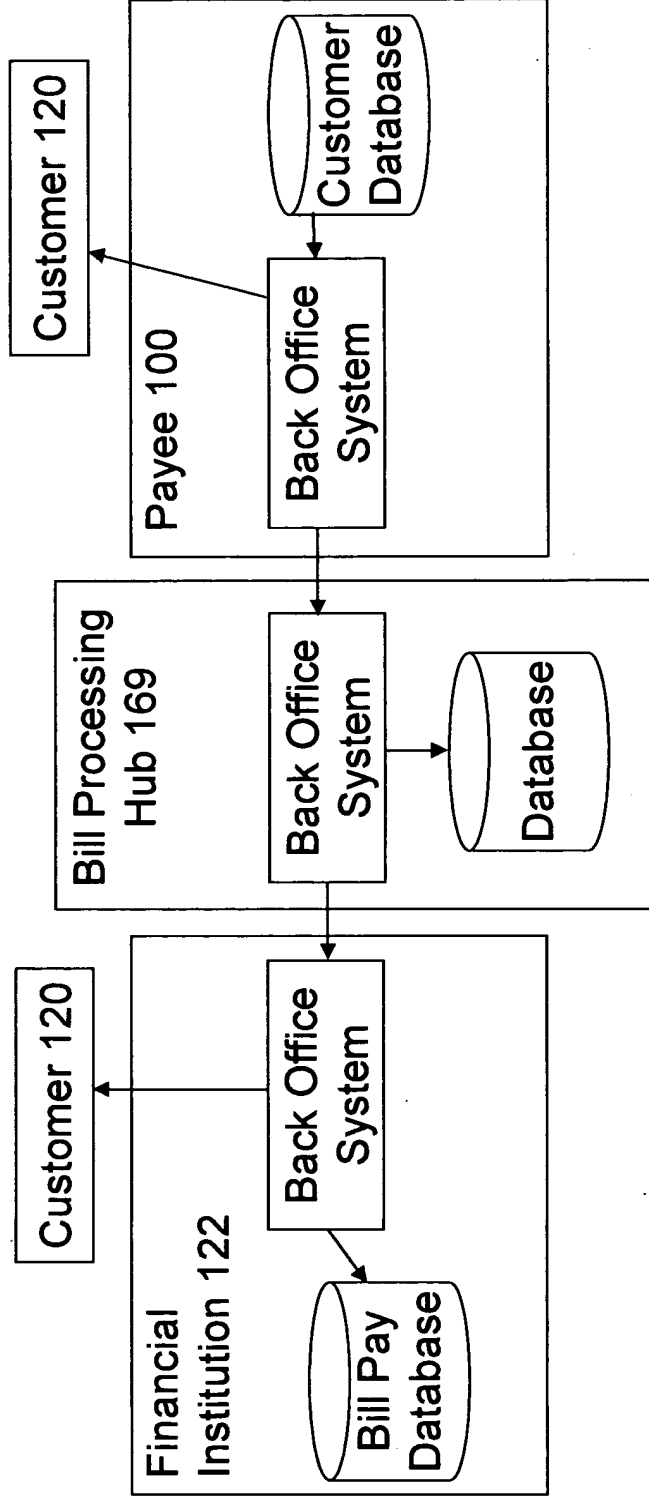
Payee:	Credit Card Company
Account:	xxxxxxxxxxxx4433
Balance:	\$4321.00
Minimum:	\$112.00
Payment Due	June 23 <sup>rd</sup> 2003



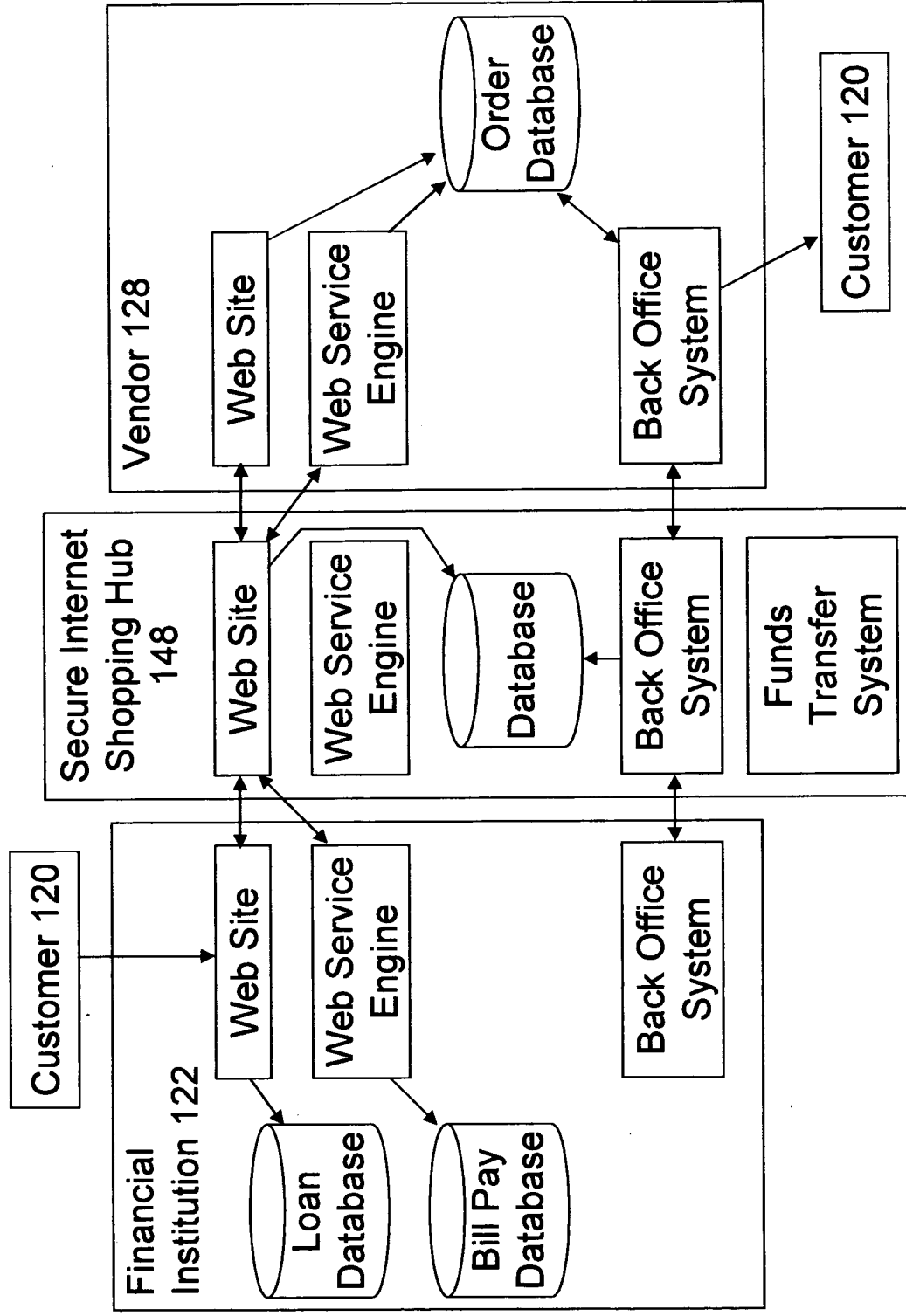
FIG. 17

Authorize variable payment	
<b>Payment Summary</b>	
Payee:	Credit Card Company
Account:	xxxxxxxxxxx1234
Balance:	\$4321.00
Minimum Payment :	\$112.00
Payment Due:	June 23 2003
<b>Authorization</b>	
Payment:	\$ 523.82
Payment Date:	6/23/03
Password:	xxxxxx
	schedule payment

**FIG. 18**



**FIG. 19**



**FIG. 20**

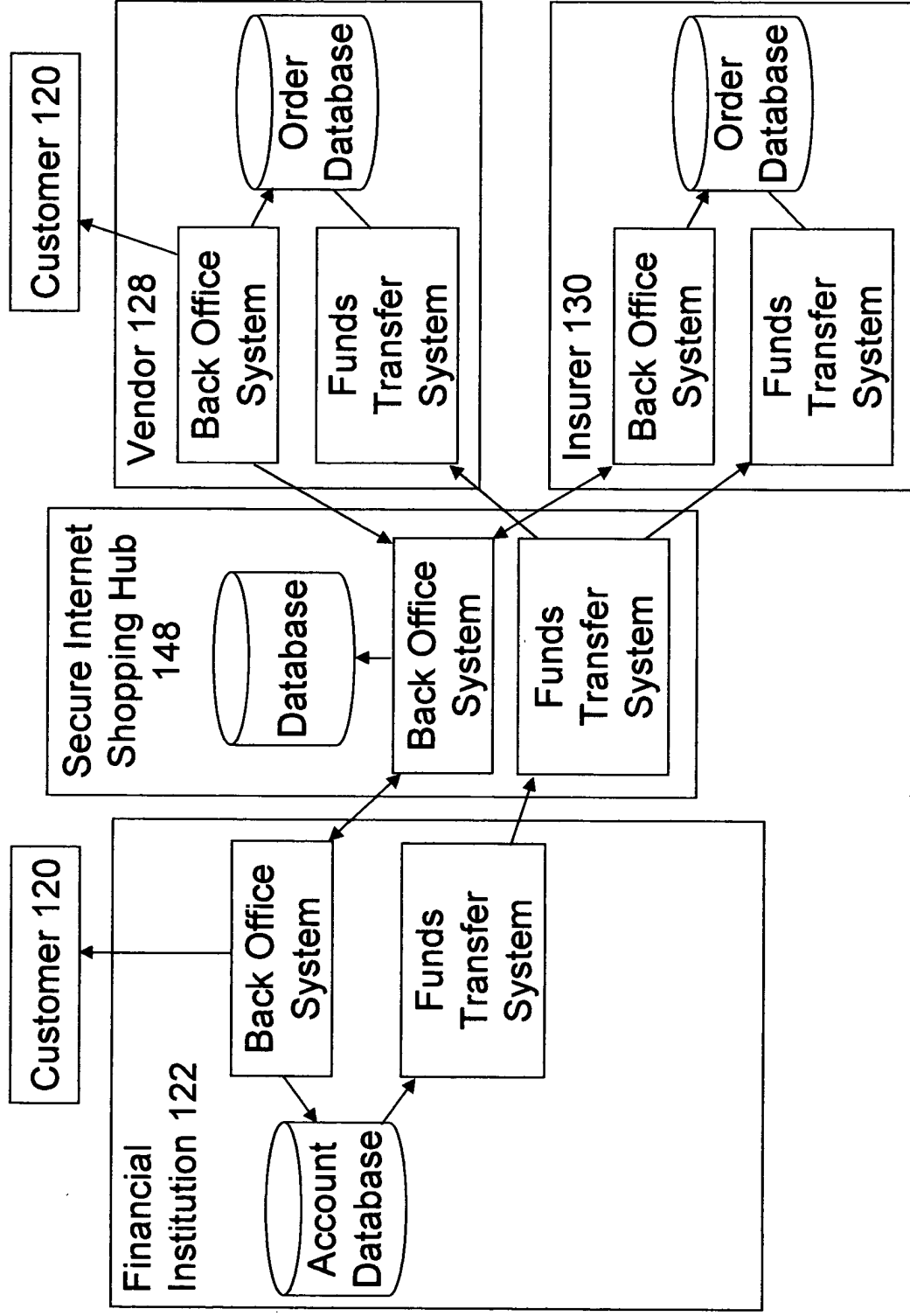


FIG. 21

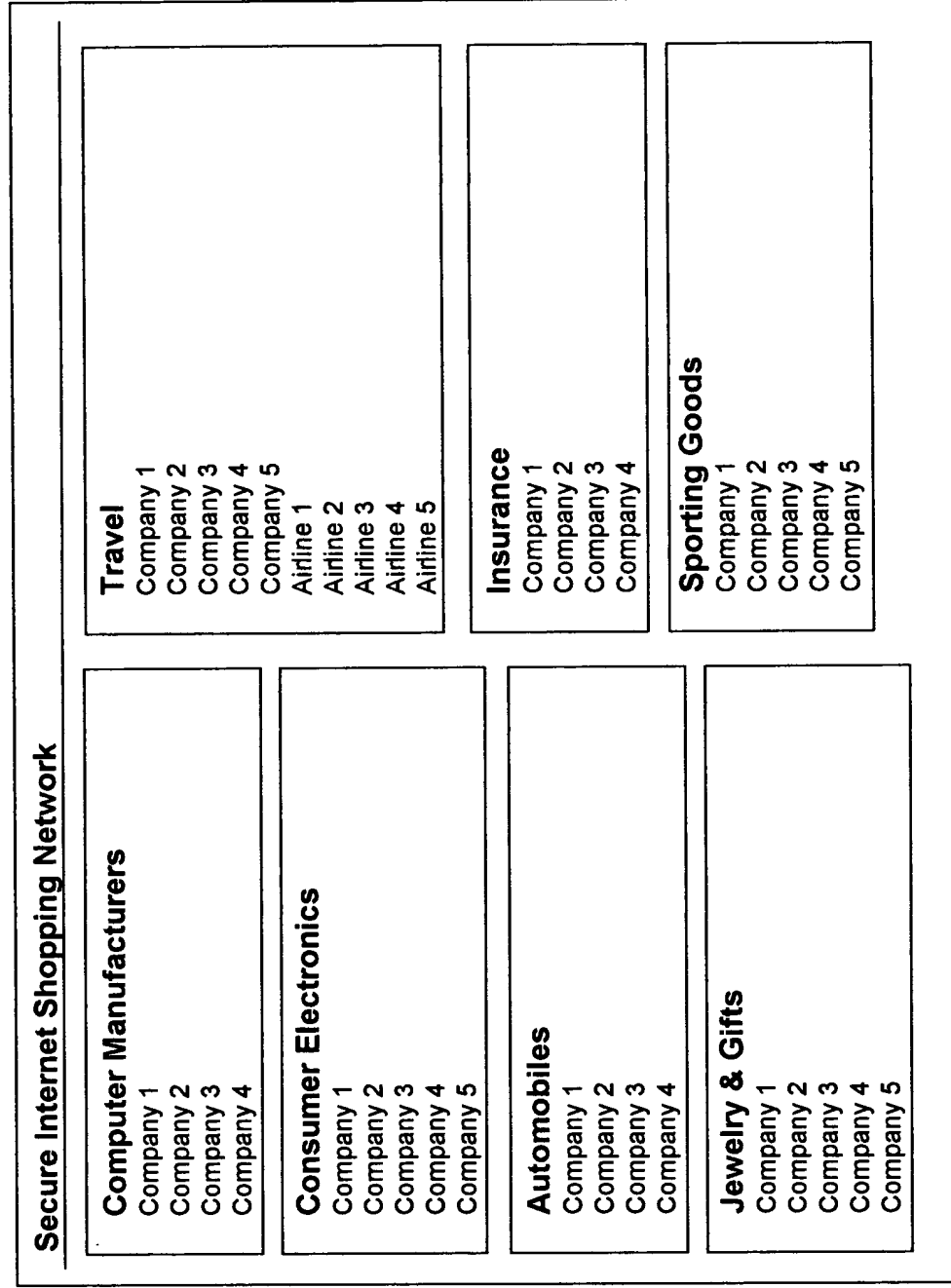


FIG. 22

ABC Online Store

Computer Selected

Computer: XYZ

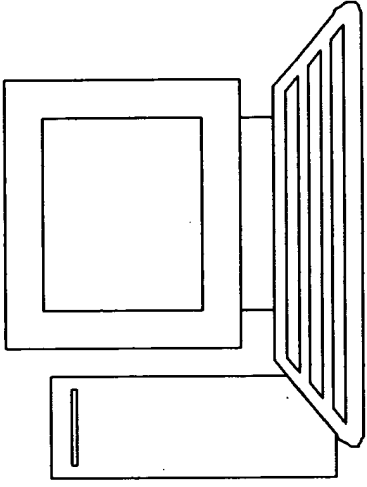
Speed: 1GHz

Hard Drive: 80GB

Other Drive: 4x DVD Drive

Video Memory: 64MB

Monitor: 17" LCD Flat



Ship To:

Name: Customer Name

Address: 1234 Street Address

City Name OR 98765

Phone: (555) 555 5555

Email: customer@service.com

edit

Payment Options:

☐ Credit Card

Type:

Card Number:

Expiration Date:

☒ Secure Internet Shopping System

FIG. 23

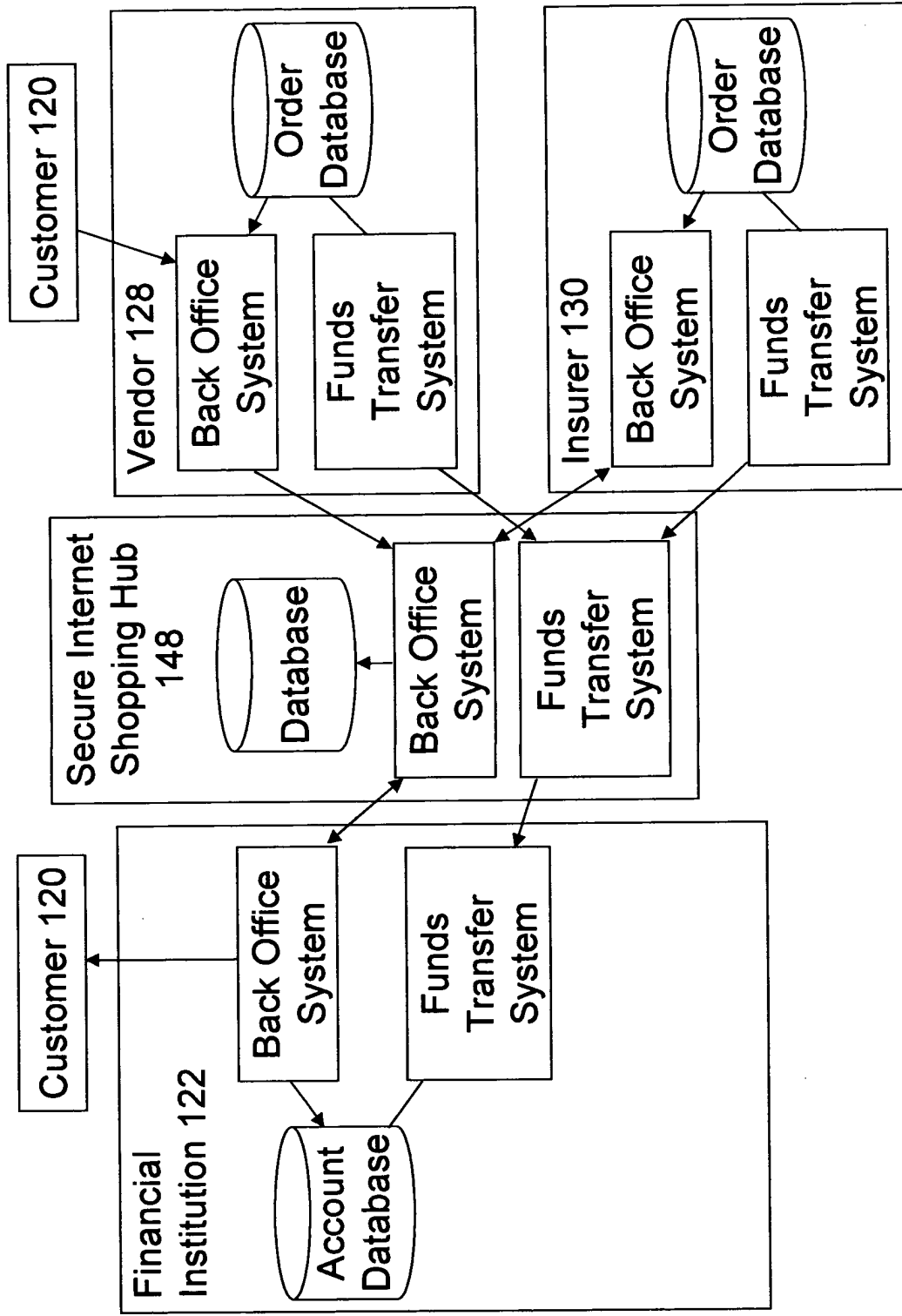
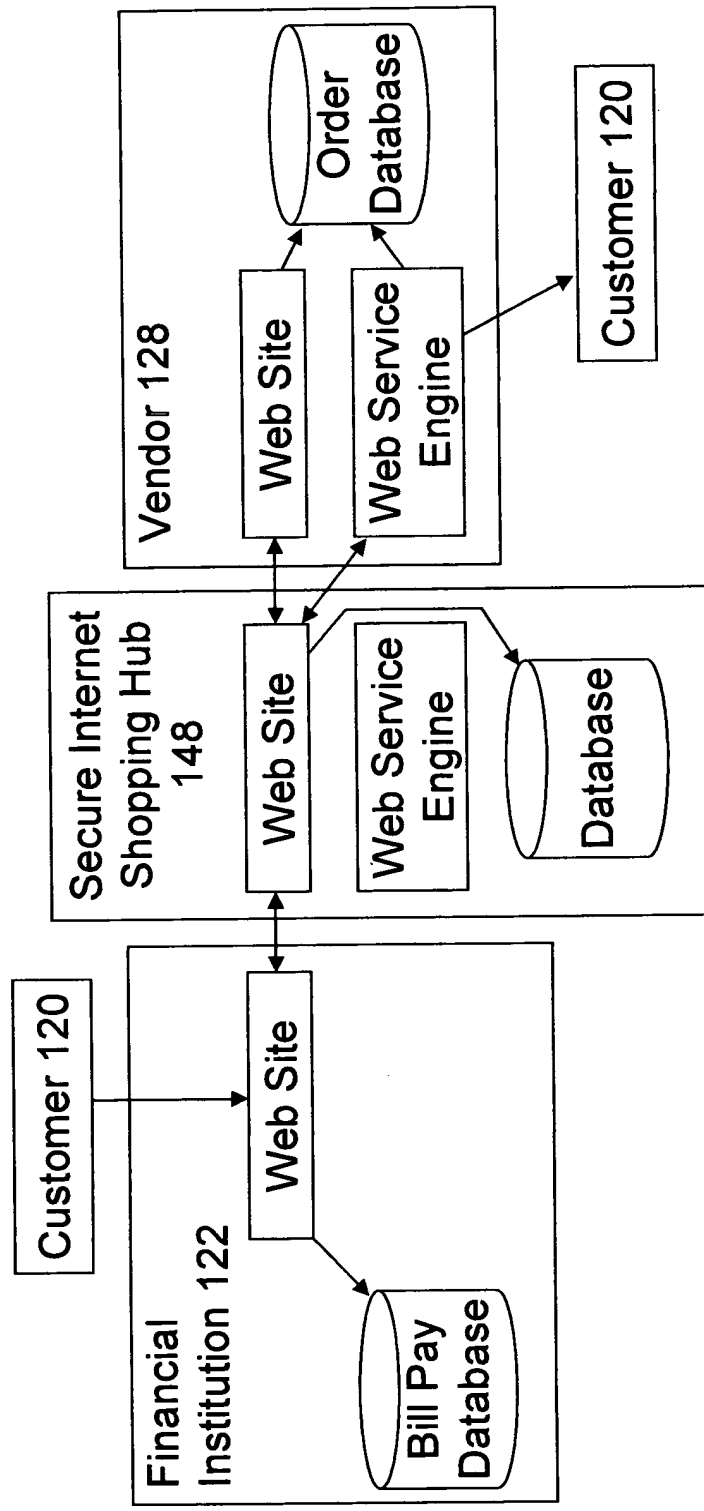


FIG. 24

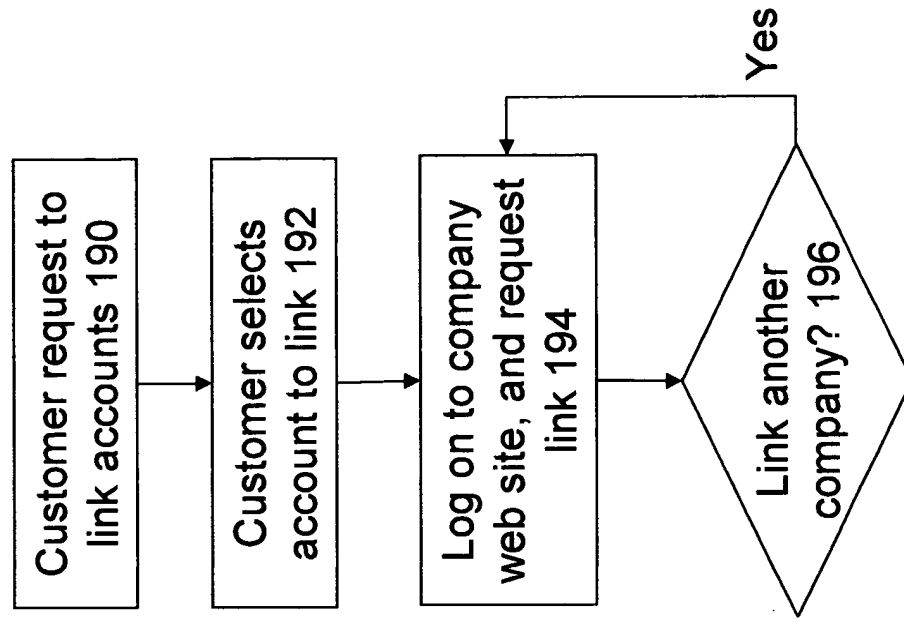




# FIG. 25

Account Summary			
Deposit Accounts			
Account	Account Number	Balance	Available Balance
Payment Account	xxxxxxxxxxx1234	\$331.00	---
Checking Account	xxxxxxxxxxx4321	\$2376.41	\$2376.41
Savings Account	xxxxxxxxxxx4444	\$5443.21	\$5443.21
Investment Account	xxxxxxxxxxx3333	\$9844.33	\$9844.33
Credit Accounts			
Account	Account Number	Balance	Available Credit
Bank Credit Card	xxxxxxxxxxx1212	\$444.00	\$8556.00
Loan Account	xxxxxxxxxxx4433	\$2348.00	\$9452.00
Other Credit Card	xxxxxxxxxxx4455	\$143.21	\$5856.79.00
Other Financial Accounts			
Account	Additional Information		
Mortgage Account	Outstanding Principal Balance		
Annuity	Value		
Life Insurance	Cash Value		
401k	Account Balance		
			\$223,322.00
			\$8365.00
			\$15443.21
			\$29844.33
Other Accounts			
Account	Miscellaneous Information		
Airline Company	47,396 miles		
Online Store	Order being shipped		
Online Store			
Online Store			
Online Store			

**FIG. 26**



**FIG. 27**

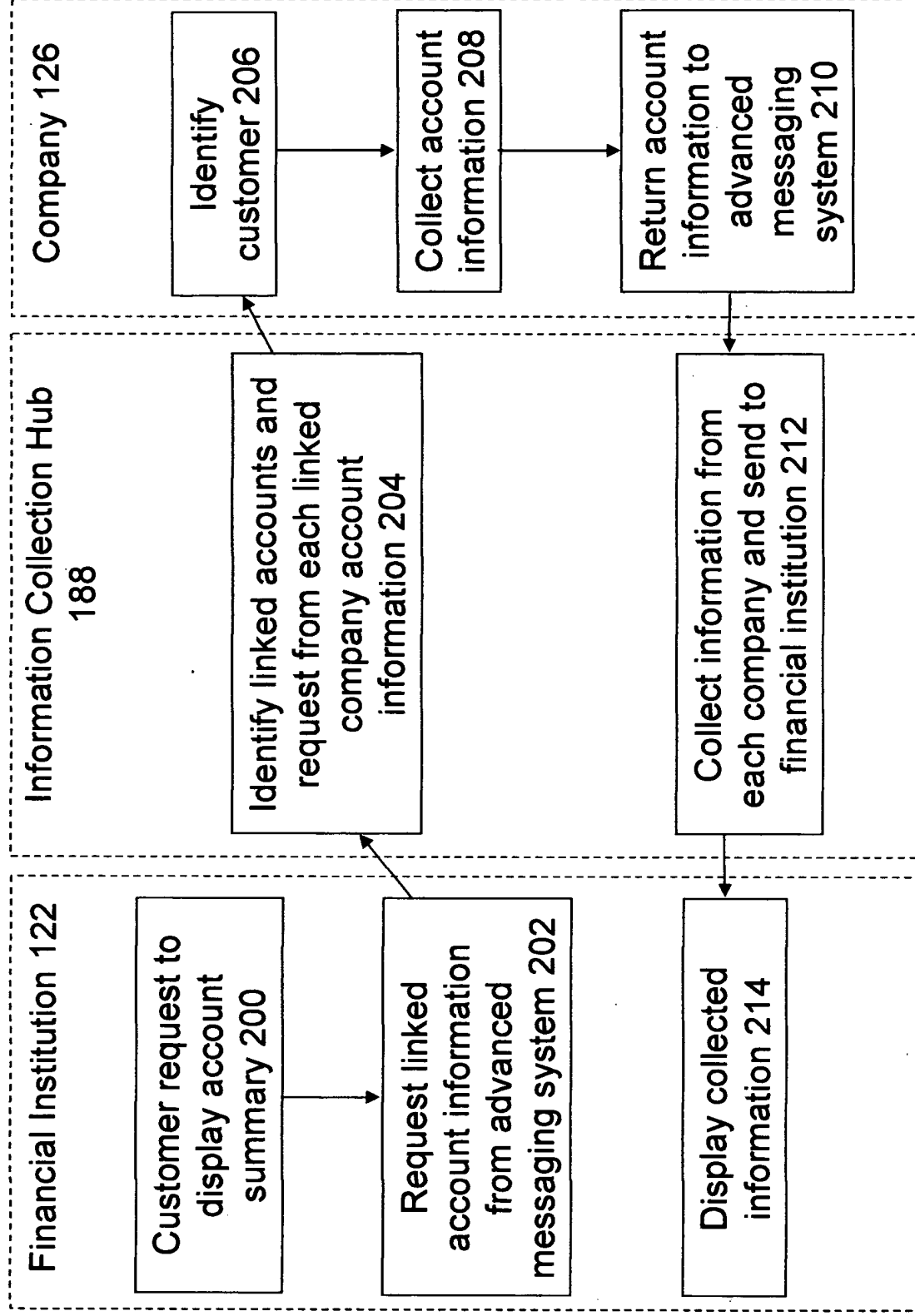
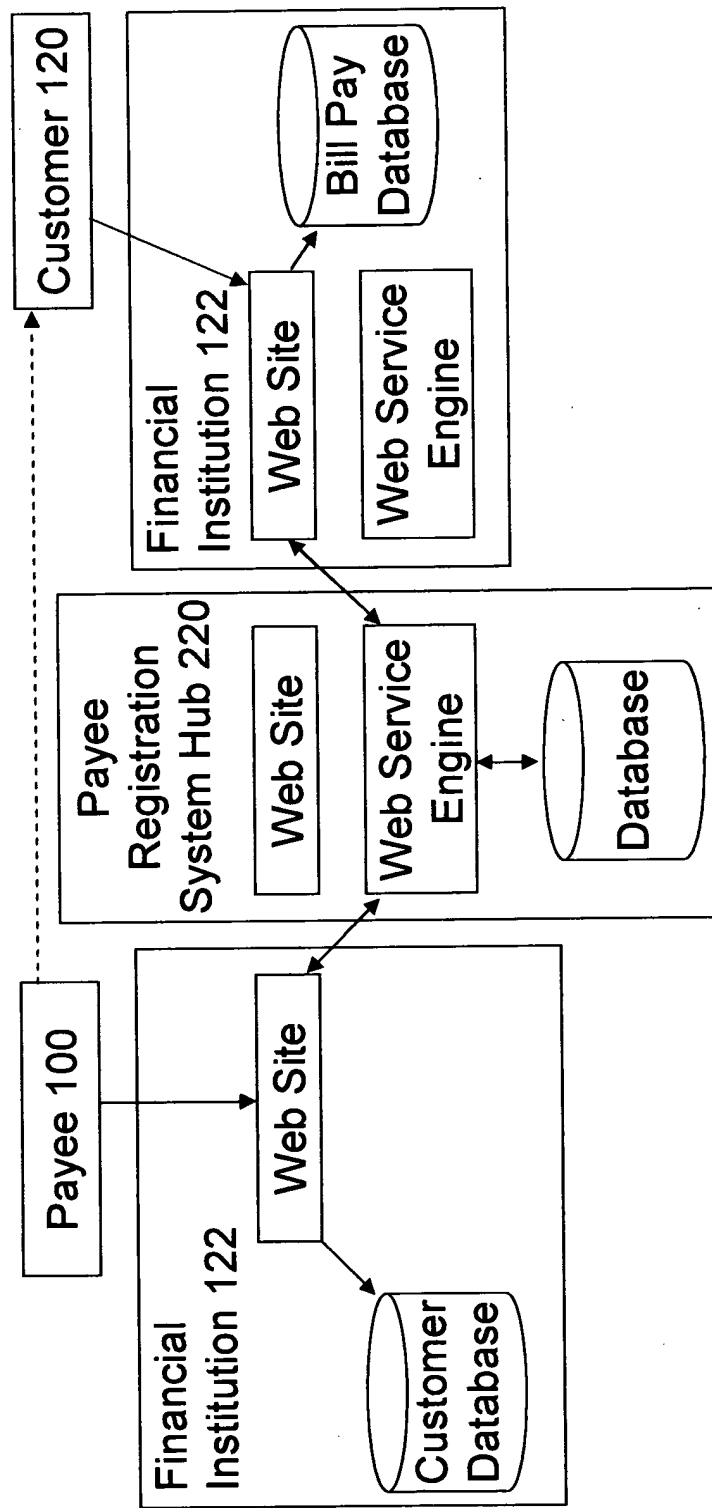
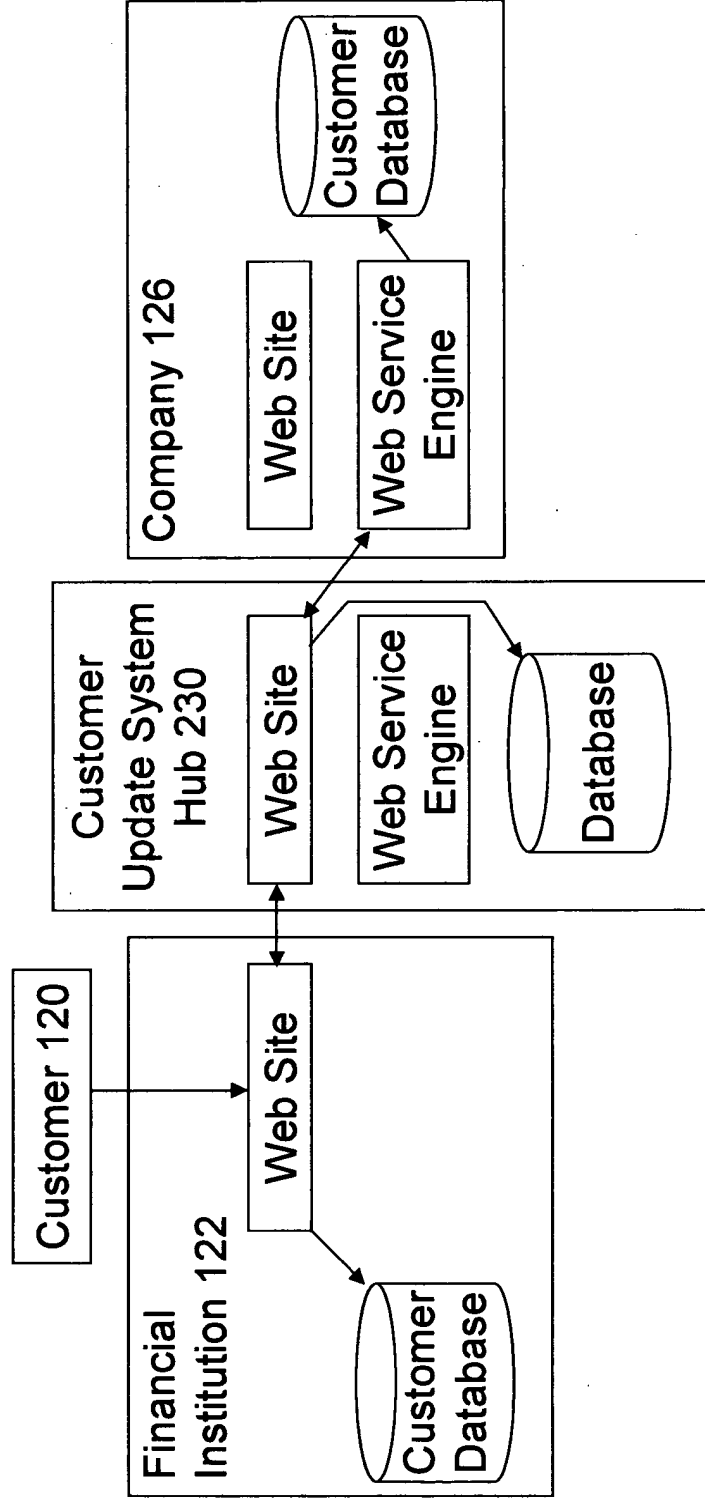


FIG. 28



**FIG. 29**



**FIG. 30**

